

SUMMARY INFORMATION FOR BANKS IN STATE

PAGE STAVG

EARNINGS AND PROFITABILITY	AVERAGE FOR ALL INSURED COMMERCIAL BANKS IN STATE				BANKS WITH ASSETS - \$MILL (03/31/01)			
	03/31/01	03/31/00	12/31/00	12/31/99	12/31/98	0-25	25-100	100+
PERCENT OF AVERAGE ASSETS:								
INTEREST INCOME (TE)	6.55	7.06	6.88	7.64	8.88	7.14	6.83	6.28
-INTEREST EXPENSE	2.27	2.62	2.48	3.21	4.65	2.10	2.22	2.33
NET INTEREST INCOME (TE)	4.24	4.36	4.35	4.41	4.24	4.72	4.60	3.90
+ NONINTEREST INCOME	0.76	0.73	0.78	0.79	0.72	0.58	0.60	0.87
- NON-INTEREST EXPENSE	3.44	3.46	3.57	3.58	3.50	5.24	3.70	3.18
- PROVISION: LOAN&LEASE LOSSES	0.12	0.22	0.27	0.41	0.51	0.02	0.12	0.13
= PRETAX OPERATING INCOME (TE)	.43	1.34	1.28	1.16	0.93	0.74	1.34	1.54
+ REALIZED GAIN/LOSS SECS	0.01	0.01	0.04	0.06	0.03	0.00	0.00	0.01
= PRETAX NET OPERATING INC (TE)	1.50	1.47	1.40	1.32	1.04	0.99	1.38	1.60
NET OPERATING INCOME	0.93	0.88	0.86	0.80	0.62	0.80	0.90	0.96
ADJUSTED NET OPERATING INCOME	1.00	0.99	0.89	0.90	0.81	0.69	0.94	1.05
ADJUSTED NET INCOME	1.05	1.10	0.90	0.89	0.78	0.71	0.94	1.11
NET INCOME ADJUSTED SUB S	0.93	0.94	0.89	0.82	0.63	0.80	0.90	0.96
NET INCOME	0.93	0.94	0.89	0.82	0.63	0.80	0.90	0.96
MARGIN ANALYSIS:								
AVG EARNING ASSETS TO AVG ASSETS	93.30	93.43	93.54	93.17	93.01	90.92	93.19	93.50
AVG INT-BEARING FUNDS TO AVG AST	75.15	75.92	75.76	76.19	76.26	70.69	73.54	76.40
INT INC (TE) TO AVG EARN ASSETS	7.04	7.58	7.39	8.25	9.57	7.76	7.35	6.73
INT EXPENSE TO AVG EARN ASSETS	2.44	2.82	2.65	3.45	5.00	2.29	2.38	2.49
NET INT INC-TE TO AVG EARN ASSET	4.54	4.68	4.66	4.75	4.56	5.21	4.94	4.18
LOAN & LEASE ANALYSIS								
NET LOSS TO AVERAGE TOTAL LN&LS	0.12	0.27	0.49	0.61	0.62	-0.05	0.14	0.14
EARNINGS COVERAGE OF NET LOSS(X)	14.67	9.83	8.53	6.52	4.50	NA	15.57	14.06
LN&LS ALLOWANCE TO NET LOSSES(X)	8.35	4.75	4.35	3.54	2.68	NA	7.51	8.45
LN&LS ALLOWANCE TO TOTAL LN&LS	1.81	1.87	1.78	1.85	1.67	1.77	1.64	1.91
LIQUIDITY								
NET NON CORE FUND DEPENDENCE	-3.97	-3.36	-3.01	-4.09	-1.21	-22.73	-13.71	5.79
NET LOANS & LEASES TO ASSETS	51.06	52.02	52.10	53.03	54.60	51.13	50.34	51.43
CAPITALIZATION								
TIER ONE LEVERAGE CAPITAL	9.39	9.16	9.26	8.88	8.72	12.78	10.28	8.73
CASH DIVIDENDS TO NET INCOME	6.88	8.66	16.49	20.95	28.97	0.00	2.00	10.96
RETAIN EARN TO AVG TOTAL EQUITY	7.50	7.96	6.93	6.04	3.58	5.57	7.13	7.85
GROWTH RATES								
ASSETS	6.27	5.33	4.77	6.46	5.32	2.29	6.59	6.54
TIER ONE CAPITAL	7.65	8.41	8.12	7.80	5.45	1.45	6.43	8.79
NET LOANS & LEASES	3.99	4.49	4.20	3.43	0.89	4.54	4.53	3.60
SHORT TERM INVESTMENTS	12.67	0.21	9.03	5.15	0.66	4.31	8.08	16.06
SHORT TERM NON CORE FUNDING	2.05	-7.66	3.44	-19.94	-20.13	-14.84	-6.84	8.74
% NON-CURRENT LOANS & LEASES:								
GROSS LN&LS-90+ DAYS PAST DUE	0.26	0.32	0.26	0.34	0.43	0.19	0.27	0.27
-NONACCRUAL	1.16	1.44	1.15	1.53	1.50	0.74	1.09	1.23
-TOTAL	1.70	2.02	1.70	2.12	2.32	1.32	1.74	1.72
TOTAL ASSETS (\$MILLIONS)	866621	730490	770164	699718	694827	173	3772	862675
EQUITY CAPITAL (\$MILLIONS)	54851	47328	53952	45107	37644	26	390	54434
NET INCOME (\$MILLIONS)	1777	1952	7641	4751	1230	0	7	1770
NUMBER OF BANKS IN TABULATION	174	174	175	177	189	12	53	109

UBPR Page STAVG

Summary Information For Banks in State

This page displays statewide peer group averages for Summary Ratio information similar to that found on page 1 of the UBPR.

Four different peer groups appear on this page. First, all banks are combined into a statewide peer group. Then banks are grouped into one of three asset-based statewide peer groups. The asset ranges are: less than \$25M, \$25M to \$100M and over \$100M.

Statewide peer group average data is not designed to be a replacement for nationwide peer group information, but as a supplement to provide insight into possible local trends.

The averaging process follows that used for the nationwide peer groups in that banks above the 80th percentile and below the 20th percentile are excluded from the average.

Earnings and Profitability

Percent of Average Assets:

Interest Income (TE)

All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

Interest Expense

Total interest expense divided by average assets.

Net Interest Income (TE)

Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

Noninterest Income

Income derived from bank services and sources other than interest-

bearing assets, divided by average assets.

Noninterest Expense

Salaries and employee benefits, expenses of premises and the fixed assets and other noninterest expense divided by average assets.

Provision-Loan/Lease Losses (Percent of Average Assets)

Provision for loan and lease-financing receivables losses divided by average assets.

Pretax Operating Income(TE) (Percent of Average Assets)

Net interest income on a tax-equivalent basis plus noninterest income, less noninterest expenses, the provision for loan and lease-financing receivables losses and the provision for allocated transfer risk, divided by average assets.

Realized Gain/Loss Secs

Pretax net gains for losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts. After December 31, 1993 includes available-for-sale and held-to-maturity transactions divided by average assets.

Pretax Net Operating Income (TE)

Pretax operating income, plus securities gains or losses, divided by average assets.

Net Operating Income

After tax net operating income, including securities gains or losses, (which does not include extraordinary gains or losses), divided by average assets.

Adjusted Net Oper Income

Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease losses, less net loan and lease losses, divided by average assets.

Adjusted Net Income

The sum of net income, the provision for possible loan and lease losses, and all provisions for income taxes, less net loan and lease losses, state and local taxes (if available), and tax-exempt income, unless the figure is negative or zero. If the figure is negative or zero, tax-exempt income is also included. If the figure is positive, the federal tax rates are applied, the computed taxes deducted and tax-exempt income re-added to arrive at the final figure (this adjustment is not made if the figure is zero or negative). The resulting adjusted net income is divided by average assets.

Net Income Adjusted Sub S

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, divided by average assets adjusted for sub chapter S status. Estimated income taxes are substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes plus non-deductible interest expense to carry tax exempt securities less tax exempt income from securities issued by states and political subdivisions, less tax exempt income from leases, less tax exempt income from other obligations of states and political subdivisions. (See appendix A-3 for tax table)

Net Income

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, divided by average assets.

Margin Analysis

Average Earning Assets/Average Earning Assets

Year-to-date average of average total loans (net of unearned income) in

domestic and foreign offices, lease-financing receivables, obligations of the U.S. government, states and political subdivisions and other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, divided by average assets.

*Average Interest-Bearing Funds/
Average Assets*

Average interest-bearing domestic and foreign office deposits, federal funds purchased and securities sold under agreements to repurchase, interest-bearing demand notes (note balances) issued to the U.S. Treasury, other liabilities for borrowed money, and notes and debentures subordinated to deposits, divided by average assets.

*Interest Income (TE)/ Average Earning
Assets*

Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

*Interest Expense/Average Earning
Assets*

Total interest expense divided by the average of the respective asset accounts involved in generating interest income.

*Net Interest Income (TE)/Average
Earning Assets*

Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.

Loan & Lease Analysis

Net Loss to Average Total Loan & Lease

Gross loan and lease charge-offs, less gross recoveries (includes allocated transfer risk reserve charge-offs and recoveries), divided by average total loans and leases.

Earnings Coverage of Net Loss (X)

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease-financing receivables losses divided by net loan and lease losses.

Loan & Lease Allowance Net Losses (X)

Ending balance of the allowance for possible loan and lease-financing receivables losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

*Loan & Lease Allowance to Total Loans
& Lease*

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables.

Liquidity

Net Non Core Funding Dependence

See page UBPR page 10 for definition.

Net Loans & Leases to Assets

Loans and lease-financing receivables net of unearned income and the allowance for possible loans and lease-financing receivables losses divided by total assets.

Capitalization

Tier One Leverage Capital

Tier one capital divided by adjusted average assets. See the description of UBPR page 11A for definitions of tier one capital and adjusted average assets.

Cash Dividends to Net Income

Total of all cash dividends declared year-to-date divided by net income year-to-date. If net incomes less than or equal to zero, NA is shown at this caption.

*Retain Earnings to Average Total
Equity*

Net income, less cash dividends declared, divided by average equity capital.

Growth Rates

Growth rates are calculated for a 12-month period. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance. The following growth rates are displayed:

Assets

Tier One Capital

Net Loans & Leases

Short Term Investments

See definition on UBPR page 10.

Short Term Non Core Funding

See definition on UBPR page 10.

Gross LN&LS 90+DAYS PAST DUE

Summation of all categories of due loans by past due status, divided by gross loans. See page 8 for pacific definitions.

Nonaccrual

Total Assets

Total assets for all banks with in the peer group.

Equity Capital

Total of equity capital for all banks with in the peer group.

Net Income

Total of net income for all banks with in the peer group.

Number of Banks in Tabulation

Number of banks with in the peer group.